



May 2007

**0 % = BIG SAVINGS**

**STAFFORD AND PLUS LOAN BORROWERS . . .**

**YOU'VE got 0% interest!** That's the truth. Your [Michigan Students First \(MSF\)](#) benefit will result in a "0" PERCENT interest rate on your loans after 36 months of on-time payments.

**DO NOT consolidate your loans until you fully investigate your MSF benefits!**

Learn more about:

- How you can qualify for the 0% interest rate on your Stafford and PLUS loans.
- Your [repayment options](#) before you consider a [consolidation loan](#).
- Extended repayment terms depending on your loan balance.

Go to [www.mistudentloans.com](http://www.mistudentloans.com) to get the FACTS.

[Michigan Students First Program](#) reduces interest rates to Zero Percent with Zero Fees!

[Michigan Students First](#) is recognized as "one of the most generous borrower benefit programs in the nation!"

[Michigan Higher Education Student Loan Authority \(MHESLA\)](#), [your lender](#), has been in business for over 30 years with a commitment to students and parents to provide the best products and services to help meet educational endeavors.

